

**State of Delaware, Office of Management and Budget, Statewide Benefits Office**

**MEDICARE ENROLLMENT INFORMATION FOR  
ACTIVE EMPLOYEES, PENSIONERS AND COVERED SPOUSES**

**MEDICARE DEFINITIONS**

<b>Medicare Part A</b>	Hospital Insurance	No premium
<b>Medicare Part B</b>	Medical (Doctors, Outpatient, Test)	Premium charged
<b>Medicare Part D</b>	Prescription Coverage <b>NOTE:</b> Member may <b>not</b> have SOD prescription coverage if enrolled in Part D	Premium charged

**ACTIVE EMPLOYEES**

**Member must select the State of Delaware plan as the primary plan or coverage will be terminated.**

<b>SITUATION</b>	<b>PART A REQUIRED?</b>	<b>PART B REQUIRED?</b>
Active employee is turning 65      SOD plan remains primary	YES	*NO
Active employee any age, retired or disabled spouse already covered turning 65      SOD plan remains primary	YES	*NO
Active employee any age adds retired or disabled spouse who is already 65      SOD plan remains primary	YES	*NO
Active employee any age, spouse on Disability with Medicare coverage.	YES	**YES (if required under disability rules)

**\* Employee or spouse is not required to enroll in Part B under the State plan. Medicare does not pay secondary claims. Effective 7/1/2011, retiring spouse is required to enroll in employer's retiree health care if eligible. (See Spousal Coordination of Benefits Policy)**

**\*\* If enrolled in Part B, member must present the State of Delaware coverage as primary to all medical providers.**

**EXCEPTION: Employee or spouse with End State Renal Disease (needs dialysis) must enroll in Medicare Part A and B when eligible. See Eligibility and Enrollment Rules # 4.08b.**

**PENSIONERS**

**Medical plan for Medicare recipients changes to Special Medicfill. Medicare is primary coverage. Pensioner and spouse may have separate individual coverage if only one member is Medicare eligible.**

<b>SITUATION</b>	<b>PART A REQUIRED?</b>	<b>PART B REQUIRED?</b>	<b>PART D ALLOWED?</b>
Pensioner turning 65 or eligible for Medicare due to disability	YES	YES	NO*
Pensioner is under 65 and spouse is turning 65 or eligible for Medicare due to disability	YES for spouse	YES for spouse	NO*
Pensioner is over 65 and spouse is turning 65 or eligible for Medicare due to disability	YES for both	YES for both	NO*

**\* Unless Rx coverage is waived under Special Medicfill (available with or without Rx coverage).**